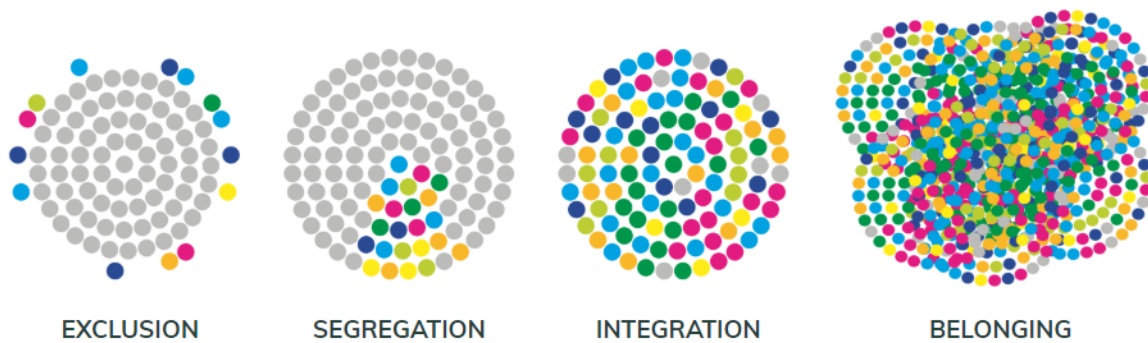




Framing Concepts

- **Othering:** a set of common dynamics, processes, and structures that engender marginality and persistent inequality across any of the full range of human differences. Dimensions of othering include, but are not limited to, religion, sex, race, ethnicity, socio-economic status (class), disability, sexual orientation, and skin tone. Virtually every form of discrimination or group-based inequality across any social cleavage manifests a form of “othering.” Important distinction: The opposite of “othering” is not “saming” ([Blueprint for Belonging](#)).
- **Individual Racism:** Pre-judgment, bias, or discrimination based on race by an individual.
- **Institutional Racism:** Refers to the policies and practices within and across institutions that systematically distribute resources, power and opportunity in a manner that produces outcomes that chronically favor, or put a racial group at a disadvantage (adapted from the Aspen Institute).
- **Structural Racism:** A history and current reality of a system in which public policies, institutional practices, cultural representations, and other norms work in various, often reinforcing ways to perpetuate racial group inequity. It identifies dimensions of our history and culture that have allowed privileges associated with “whiteness” and disadvantages associated with “color” to endure and adapt over time. Structural racism is not something that a few people or institutions choose to practice. Instead it has been a feature of the social, economic and political systems in which we all exist (adapted from the Aspen Institute).
- **Racialization:** An ideological, historically specific process that produces race within particular social and political conjunctures, thus extending racial meaning to a previously racially unclassified relationship, social practice or group” (Michael Omi and Howard Winant). **Structural racialization** refers to the set of practices, cultural norms, and institutional arrangements that are reflective of, and help to create and maintain, racialized outcomes and disparities in society, with communities of color faring worse than others in most situations. “Racialization” is used instead of “racism” to indicate both the lack of a particular causal actor and the dynamic, rather than static understandings of race as a universal category of analysis. Structural “marginalization” is a broader analog.
- **Belonging:** “Belonging means more than just being seen. Belonging entails having a meaningful voice and the opportunity to participate in the design of social and cultural structures; it means having the right to contribute to, and make demands on, society and political institutions.” Belonging is more than just feeling included. “In a legitimate democracy, belonging means that your well-being is considered and your ability to design and give meaning to its structures and institutions is realized” ([Blueprint for Belonging](#)).



- **Inclusion:** deliberately allowing entry into communities, spaces, institutions or organizations those members of groups who have historically or traditionally been excluded. Example: When Yale allowed women to apply and enroll in the 1960s. It was "including" women into the undergraduate program.
- **Equity:** moves beyond formal equality by recognizing that the fair distribution of resources sometimes means unequal distributions. Thus, equity has a fairness component that is not present in 'equality.' Racial equity is achieved when race can no longer be used to predict life outcomes and outcomes for all groups are improved.
- **Diversity:** Diversity refers specifically to the ratio of represented groups in a space or institution. Thus, depending on the group dimension (race, religion, ethnicity, tribe, etc.) and the number of groups counted (4, 5, 6, etc.), diversity is a quantifiable concept that runs from low to high. There is an index, known as the Entropy Index, which measures diversity quantitatively. Example: Increasing representation of under-represented groups in admissions and/or enrollment is an attempt to diversify a student body.

Housing Terms

- **Housing Affordability:** In the United States, government programs determine housing affordability based on a household's housing costs and income. Using this standard, affordability means that a household is spending no more than 30 percent of their income on housing (e.g. rent and utilities). Households that spend more than 30 percent of their income on housing are often referred to as "**housing cost burdened**" or "rent burdened."
- **Affordable Housing:** In housing policy, this term is commonly used in reference to a specific type of housing: deed-restricted housing developments which are built using government funding that requires units to remain affordable to and reserved for households whose income is below a certain threshold. (A "deed-restriction" is a limitation on how an owner can use their property.) This threshold is usually based on the **Area Median Income (AMI)**; for example, to qualify for "low-income" housing, households typically must earn below 80% of the Area Median Income. Housing on the general market that is affordably priced and not deed-restricted is often referred to as "**naturally occurring**" affordable housing.

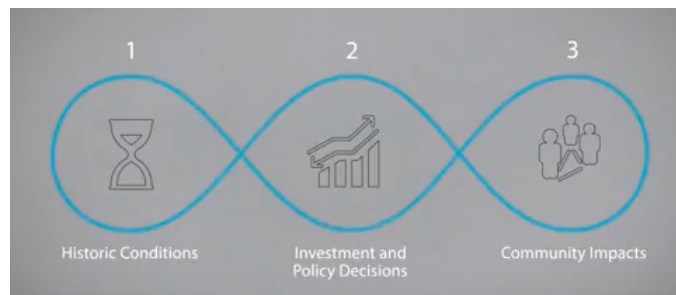
FY 2020 Median Income levels (4 person household)

- California Median Family Income: \$87,100
- San Francisco* AMI: \$143,100
- Oakland-Fremont* AMI: \$119,200
- San Jose-Sunnyvale-Santa Clara* AMI: \$141,600

* These areas are “HMFAs”, or HUD (Department of Housing & Urban Development) Metro FMR (Fair Market Rent) Area, in other words, administratively defined sub-regional housing markets.

Income Category	Percent of Area Median Income (AMI)
Very Low Income	0-50% of AMI
Low Income	50-80% of AMI
Moderate Income	80-120% of AMI
Above Moderate Income	120% of AMI and above

- **Dispossession** - the taking of possession of property or land by ??, justified by ??
- **Gentrification**: a process of neighborhood change that includes economic change in a historically disinvested neighborhood —by means of real estate investment and new higher-income residents moving in - as well as demographic change - not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents. ([Urban Displacement Project, UC Berkeley](#))



- **Residential Displacement**: the process by which a household is forced to move from its residence - or is prevented from moving into a neighborhood that was previously accessible to them because of conditions beyond their control.
- **Residential Segregation**: Although “segregation” is defined as the separation of groups of people from each other in various domains of life, the purpose of segregation is not simply to keep people apart. Rather, the purpose of segregation is to control access to, or the distribution of, communal resources, public and private, what sociologist Charles Tilly called “opportunity hoarding.” Thus, segregation—whether on the basis of race, religion, or gender—is not simply about separating people for its own sake; it is about controlling access to opportunity and other life-enhancing resources and capacities.
- **Opportunity**: the full set of pathways available to a person, by which they can access resources to move along these set of pathways. However, these sets of pathways are not always readily accessible or attainable due to the different types of social, cultural, and economic barriers in our society. Opportunity is inherently spatial in nature; where we live determines our upward social mobility.
- **Zoning**: the set of land use regulations local governments use to separate land into different

sections, or zones, with specific rules governing the activities on the land within each zone. Today's municipal zoning codes often include regulations related to building density and height, property lot sizes, placement of buildings on lots, and the uses of land allowable in particular areas of the jurisdiction. In the United States, most municipalities also regulate land by separating residential, commercial, and industrial uses from each other, and give residential zones the greatest protections from land uses that may cause nuisances or hazards to residents. Formally, zoning policies are typically justified by public health rationales, but in their design and effect they have often perpetuated racial exclusion.

- **Euclidean Zoning** - a system of zoning whereby a town or community is divided into areas in which specific uses of land are permitted ([problems](#))

Systems Terms

- **Racial Capitalism:** The global economic system under which we all live. It is a mode of capital accumulation and market exchange where values, extraction opportunities, and methods of exploitation are created, shaped, and justified through racialization. It refers to the “development, organization, and expansion of capitalist society [and ideology that has] pursued essentially racial directions,” resulting in racialism as “a material force [that] permeate[s] the social structures emergent from capitalism.” (Cedric Robinson)
- **Financialization:** Refers to the increasing importance of financial markets, financial motives, financial institutions, and financial elites in the operation of the economy and its governing institutions, both at the national and international levels. (Gerald A. Epstein) Financialization is best understood as a force that enables the creation of new ‘non-real money’ assets, and its ability to restructure these assets in ways to affect their monetary value to generate profits from such dynamic.
- **Neoliberalism:** A political economic ideology that holds that all human interaction should be governed by market logic and all social problems should be solved by market mechanisms. It reflects a new period of capitalism, inaugurated in the late 1970s, and characterized by unparalleled global reach of financial institutions and extensive economic liberalization, such as massive privatization of public enterprises, fiscal austerity, international trade agreements, and deregulation. Contemporary stages of neoliberalism have been facilitated by a mix of high-tech globalized financial systems and labor markets, corporate control over the public sphere, increased commodification of human heritages (e.g. community lands, seeds, water, etc.), and increased consumerism.